

UNITED STATES DISTRICT COURT  
IN THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

CHRISTOPHER TERRELL,  
Plaintiff,

-vs.-

**DEMAND FOR JURY TRIAL**

STELLAR RECOVERY, INC.,  
Defendant.

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**COMPLAINT & JURY DEMAND**

Plaintiff, Christopher Terrell, through counsel, Nitzkin and Associates, by Gary Nitzkin states the following claims for relief:

**JURISDICTION**

1. This court has jurisdiction under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §1692k(d) and 28 U.S.C. §§1331,1337.
2. This court may exercise supplemental jurisdiction over the related state law claims arising out of the same nucleus of operative facts which give rise to the Federal law claims.

**PARTIES**

3. The Defendant to this lawsuit is Stellar Recovery, Inc. which is a Florida company that maintains registered offices in Oakland County.

## **VENUE**

4. The transactions and occurrences which give rise to this action occurred in Oakland County.
5. Venue is proper in the Eastern District of Michigan.

## **GENERAL ALLEGATIONS**

6. Defendant is attempting to collect a consumer type debt allegedly owed by Plaintiff in regards to a vehicle that repossessed in 1995.
7. On or about May 7, 2012, Defendant “spoofed” their number and called Plaintiff using the following number: 313-202-4375.
8. Defendant is not a Michigan company. Upon information and belief, it has offices in Florida and in Montana
9. When Defendant called Plaintiff on or about May 7, 2012 attempting to collect this alleged debt from 1995, Defendant did not state that it was a debt collector attempting to collect a debt.

## **VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT**

10. Plaintiff reincorporates the preceding allegations by reference.
11. At all relevant times Defendant, in the ordinary course of its business, regularly engaged in the practice of collecting debts on behalf of other individuals or entities.

12. Plaintiff is a "consumer" for purposes of the FDCPA and the account at issue in this case is a consumer debt.
13. Defendant is a "debt collector" under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §1692a(6).
14. Defendant's foregoing acts in attempting to collect this alleged debt violated 15 U.S.C. §1692 et. seq;
15. The Plaintiff has suffered economic, emotional, general and statutory damages as a result of these violations of the FDCPA.

### **DEMAND FOR JURY TRIAL**

Plaintiff demands trial by jury in this action.

### **DEMAND FOR JUDGMENT FOR RELIEF**

Accordingly, Plaintiff requests that the Court grant him the following relief against the defendant:

- a. Actual damages.
- b. Statutory damages.
- c. Treble damages.
- d. Statutory costs and attorney fees.

Respectfully submitted,

May 18, 2012

/s/ Gary Nitzkin  
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